

Words to Know



EBT (Electronic Benefit Transfer):
The way you will get your food benefits and/or cash benefits.



POS Machine (Point of Sale Machine):
This machine reads your EBT card so you can buy food with your food stamp benefits and other items with your cash benefits. This can also be called a **card reader** machine.



Cash Machine or ATM (Automated Teller Machine):
A machine found at banks and stores where you get your cash benefits.



PIN (Personal Identification Number):
This four number code must be used with your EBT card. It is very important to keep this code a secret.

Surcharge

A surcharge is a service fee that you may be charged for making cash transactions with your EBT card at certain locations. **Before you use your card, look for a notice** telling you about any surcharge on the ATM screen, or near the POS machine. There are many surcharge-free locations to access your cash benefits, try to use surcharge-free locations to maximize your cash benefits. Surcharges are in addition to the 85 cent fee charged for each ATM withdrawal over two in a calendar month.

When to Call Customer Service



1-800-997-2555

This is a free call.

Customer Service is open **24 hours a day, 7 days a week** to answer any questions you may have about getting your benefits.

The customer service number is first answered by a computer. You will be asked questions to help direct your call.

Call to find out:

- Your cash account balance.
- Your food stamp account balance.
- Where you can use your card.

Call if:

- You have questions or problems using your EBT card or secret PIN.
- Your card is lost or stolen. You **must** report this **immediately**.
- Your card does not work.
- You want to select a PIN.

Adjustments

Your account may be charged if not enough funds are deducted during a transaction. If this happens the Department of Transitional Assistance (DTA) will send you a written notice. The notice will include information on how to request a hearing. You will have an opportunity to call 800-997-2555 and postpone the adjustment to your account until after a hearing takes place.



Your EBT Card

- Protect your EBT Card.
- Keep your card in a safe place.
- Save your receipts to check your balances.
- Call 1-800-997-2555 before you go shopping to get your account balances.
- Call 1-800-997-2555 **right away** if your card is lost or stolen.
- Contact your local DTA office for a replacement card. **Whenever a replacement card is created for you, your previous EBT card is no longer valid.**
- Call 1-800-997-2555 or contact your local DTA office for a new PIN number.
- If you move, contact your DTA worker **immediately**.



Commonwealth of Massachusetts
Department of Transitional Assistance
EBT-TB (Rev. 7/2006)
18-825-0706-05

Electronic
Benefit
Transfer

How to Use
Your Bay State
Access (EBT)
Card



to
Get Your Food
Stamp and/or
Cash Benefits

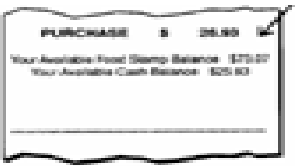
Welcome to EBT!

Your food stamp benefits and/or cash assistance benefits are kept in special accounts for you until you want to use them. This brochure tells you how.

How to Use Your Card at the Store



To Buy Food and Other Items



1. Before you shop, check your last receipt to find out how much money is in your account, or call **1-800-997-2555** for your balance.



2. Look for the Quest® mark on the door or window of the store.



3. At check-out, your card is swiped.



4. Enter your secret PIN on the number pad, then press **Enter**.

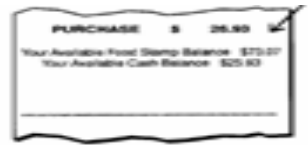
5. Tell the clerk how much money to enter or enter the amount yourself. Remember, you can only buy eligible food items with your food benefits.



6. Always check your receipt to make sure that the amount on the receipt is the same as the amount of your purchase.



To Get Cash at the Store



• Get your balance by looking at your last receipt or call **1-800-997-2555**.



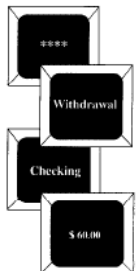
2. Look for the Quest® mark.



3. Your card is swiped at the check-out counter.
4. Enter your secret PIN on the number pad, then press **Enter**.
5. Tell the clerk how much money to enter or enter the amount yourself.
6. Check to make sure the amount on the receipt is the same as the cash you got.



How to Use Your EBT Card at a Cash Machine (ATM)



1. Always follow directions on the ATM.
2. Enter your secret **PIN**.
3. Press **Withdrawal**.
4. Press **Checking**.
5. Enter the dollar amount you want.
6. Take your cash from the machine.
7. Wait for your card and receipt.
 - Do NOT count your money at the machine.
 - Check the receipt to make sure it is the same as the amount you got.
 - Keep the receipt so you will know how much you have left in your account.
 - Your account will be charged 85 cents for each ATM withdrawal over two withdrawals in a calendar month.

Safety First



- Have your card ready.
- Choose a well lit ATM in a place where you feel safe.
- Never let anyone see you enter your secret PIN.
- Put your cash, card and receipt away quickly.

How to Take Care of Your EBT Card

- Keep your card in a safe place when you are not using it.
- Never write your secret PIN on your card.
- Do not damage or bend your card.
- Do not write on or scratch the black stripe on the back of your card.
- Do not put your card near magnets, TVs, stereos, VCRs, or even the magnetic clasp on a purse.

Where to Use Your Card

You can use your card to get your benefits where you see this mark:



**ACCEPT BOTH
FOOD STAMP
AND CASH
ASSISTANCE
BENEFITS**



**ACCEPT FOOD
STAMP BENEFITS
ONLY**



**ACCEPT CASH
ASSISTANCE
BENEFITS ONLY**

Benefit Availability

- EBT will not change your benefit amount.
- You will receive your benefits on the same day every month.
- Based on the last digit of your SSN, you will receive your benefit(s) on the following dates:

| SSN ending in | Cash/Food Stamps | Cash |
|---------------|------------------|------|
| -0 | 1 | 16 |
| -1 | 2 | 17 |
| -2 | 4 | 19 |
| -3 | 5 | 20 |
| -4 | 7 | 22 |
| -5 | 8 | 23 |
| -6 | 10 | 25 |
| -7 | 11 | 26 |
| -8 | 13 | 28 |
| -9 | 14 | 29 |

- If you are currently receiving your cash benefits by Direct Deposit, you may continue to do so. You will be required to use your EBT card to access your Food Stamp account only.
- When you receive your account balance(s) and the amount is higher or lower than you expected, you may call 1-800-997-2555 and obtain your last ten (10) transactions on your account.

Legal Notice

- Misuse or abuse of your card will result in investigation by State and/or Federal authorities. Documented violations will result in sanctions including:
 - Disqualification from program;
 - Recovery through recoupment/restitution; and/or
 - Referral for criminal prosecution.
- *It is a crime to defraud the system or to sell your card and PIN or benefits to others!* Repeated loss and replacement of your card may result in a special investigation of your case.

What To Do If: The System Is Not Working Or The Store Does Not Have a Card Reader

| MANUAL VOUCHER | |
|---|----------|
| Card Number | \$000.00 |
| Amount | |
| Print Cardholder Name | |
| Cardholder Signature | Date |
| Cardholder Verification Statement, Merchant Altered Voucher Warning Statement. | |

The clerk may **fill out a manual voucher** for food stamp purchases only.

This voucher will list:

- Your card number; and
- The amount of your purchase.

After the clerk fills in the voucher, the clerk will call to see if you have enough benefits to buy the food. Before you sign, make sure the amount on the voucher is correct. If it is, sign the voucher. You will be given a copy of the voucher. Keep this voucher so you can subtract this amount from your account balance. This will give you the correct amount in your account.

It may take a few days for the amount to be subtracted from your account.

Your PIN



PIN stands for Personal Identification Number

- Your secret PIN is your electronic signature. It is the key that unlocks your benefit accounts.
- If you have a blue Bay State Access card, you can select a PIN by calling 1-800-997-2555. If you do not have this type of card you can get a PIN through one of the two methods below.
- You can select a PIN by visiting your local DTA office. You can receive a system assigned PIN through the mail by contacting your local DTA office.
- To use your EBT card you must enter your 4 number secret PIN into the machine.
- Keep your PIN a secret.
- Never write your secret PIN on your card.
- Never let anyone see you enter your secret PIN at a machine, even a store clerk.
- Never give anyone your card or secret PIN. If a person has your card and knows your secret PIN, they can use **ALL** of your benefits.
- If someone else uses your card to access benefits, those **BENEFITS WILL NOT BE REPLACED.**